

MAIL TO: GRANTEE

SEP 14 1979

PURCHASE MONEY
DEED OF TRUSTRec'd for Record Sept 5 1979 At 9:45 o'clock A M Same Day Recorded & Ex'd per Charles C. Keller, CLK

THIS DEED OF TRUST is made this 30th day of August, 1979, among the Grantor, Rodger Lee James and Mary Jane James His wife (herein "Borrower"), RONALD L. NORRIS (herein "Trustee"), and the Beneficiary, MARYLAND NATIONAL BANK, a corporation organized and existing under the laws of MARYLAND, whose address is 467 N. Frederick Avenue, Gaithersburg, Maryland 20760 (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Frederick, State of Maryland:

Lot numbered Fourteen (14) in Block lettered "B" in the subdivision known as "PLAT 1, SECTION 3, PARK LAKE ESTATES", as per plat thereof recorded among the Land Records of Frederick County, Maryland in Plat Book 14 at Plat 13, being in the New Market District.

SEP -5-79 B #27365 *****16.00

which has the address of Purdum Drive, New Market, Maryland (herein "Property Address");
(Street) (City) (State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property; all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated August 30, 1979 (herein "Note"), in the principal sum of Seventy thousand and no/100 Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 1, 2009; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

MARYLAND—1 to 4 Family—7/76—FNMA/FHLMC UNIFORM INSTRUMENT

RFFA 543

1/16.00

Exhibit A filed May 10, 1982